

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID J. LLOYD  
NICHOLE M. LLOYD  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-24162

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 27, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/25/2018 and confirmed on 1/11/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		120,200.00
Less Refunds to Debtor	1,215.77	
TOTAL AMOUNT OF PLAN FUND		118,984.23

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	5,578.96	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,078.96

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CLEARVIEW FCU** Acct: 9515	0.00	16,165.00	0.00	16,165.00
	MIDFIRST BANK SSB* Acct: 9086	0.00	61,123.77	0.00	61,123.77
	CLEARVIEW FCU** Acct: 9515	697.81	697.81	0.00	697.81
	MIDFIRST BANK SSB* Acct: 9086	11,545.46	11,545.46	0.00	11,545.46
	WELLS FARGO BANK NA Acct: 5211	0.00	0.00	0.00	0.00
	CLEARVIEW FCU** Acct: 3477	11,000.00	11,000.00	1,220.13	12,220.13
					101,752.17

Priority					
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID J. LLOYD Acct:	0.00	0.00	0.00	0.00
	DAVID J. LLOYD Acct:	1,215.77	1,215.77	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	3,500.00	3,500.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9154	1,174.99	1,174.99	0.00	1,174.99
					1,174.99

Unsecured					
	ANGOTT SURGICAL Acct: 5501	0.00	0.00	0.00	0.00
	UPMC HEALTH SERVICES Acct: 7434	175.00	24.50	0.00	24.50
	CLEARVIEW FCU** Acct: 9515	10,393.45	1,455.08	0.00	1,455.08
	CLEARVIEW FCU**	9,250.27	1,295.04	0.00	1,295.04

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3477				
	GREATER WASHINGTON RADIOLOGIST	0.00	0.00	0.00	0.00
	Acct: 906B				
	IC SYSTEM INC++	0.00	0.00	0.00	0.00
	Acct: 8107				
	INTERNAL REVENUE SERVICE*	6,030.14	844.22	0.00	844.22
	Acct: 9154				
	CACH LLC	12,212.07	1,709.69	0.00	1,709.69
	Acct: 2042				
	PATHOLOGY ASSOCIATES OF WASHINGT	0.00	0.00	0.00	0.00
	Acct:				
	TD BANK USA NA**	346.67	48.53	0.00	48.53
	Acct: 9090				
	VERIZON BY AMERICAN INFOSOURCE LP	643.38	90.07	0.00	90.07
	Acct: 0001				
	WELLS FARGO BANK NA	6,571.32	919.98	0.00	919.98
	Acct: 5211				
	WHS CARDIOVASCULAR CARE	0.00	0.00	0.00	0.00
	Acct: WQ0Z				
	WYNDHAM VACATION OWNERSHIP**	0.00	0.00	0.00	0.00
	Acct: 9794				
	VARIUS HOLDINGS LLC	378.01	52.92	0.00	52.92
	Acct: 9023				
	CLEARVIEW FCU**	3,843.40	538.08	0.00	538.08
	Acct: 3477				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CACH LLC	0.00	0.00	0.00	0.00
	Acct:				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct:				
					6,978.11

TOTAL PAID TO CREDITORS

109,905.27

TOTAL CLAIMED

PRIORITY 1,174.99

SECURED 23,243.27

UNSECURED 49,843.71

Date: 11/27/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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Certificate of Notice Page 4 of 7  
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IN RE:

DAVID J. LLOYD  
NICHOLE M. LLOYD  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-24162

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
David J. Lloyd  
Nichole M. Lloyd  
Debtors

Case No. 18-24162-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 27, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David J. Lloyd, Nichole M. Lloyd, 38 Field and Stream Road, Marianna, PA 15345-1071
14937336	Angott Surgical Associates, 88 Wellness Way, Washington, PA 15301-9720
14937340	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court:, Collection Service Center, Inc., 250 Mount Lebanon Boulevard, P.O. Box 14931, Pittsburgh, PA 15234-0931
14937338	Children's Hospital of PGH/Express Care, P.O. Box 382059, Attn: Patient Accounting Department, Pittsburgh, PA 15250-8059
14937342	Greater Washington Radiologist, P.O. Box 951847, Cleveland, OH 44193-0020
14937348	+ Pathology Associates of Washington, PA, 155 Wilson Avenue, Washington, PA 15301-3336
14937352	+ WHS Cardiovascular Care, P.O. Box 855, Washington, PA 15301-0855
14937351	Wells Fargo Card Services, P.O. Box 522, Des Moines, IA 50306-0522

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14937337	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 28 2023 00:31:46	CACH, LLC, 4340 South Monaco Street--2nd Floor, Denver, CO 80237-3485
14963123	Email/PDF: resurgentbknotifications@resurgent.com	Nov 28 2023 00:31:25	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14937339	Email/Text: bankruptcy@clearviewfcu.org	Nov 28 2023 00:28:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14937341	+ Email/Text: ccusa@ccuhome.com	Nov 28 2023 00:26:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
14937343	Email/Text: Bankruptcy@ICSystem.com	Nov 28 2023 00:27:00	IC System, Inc., 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
14937344	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 28 2023 00:27:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14937345	^ MEBN	Nov 28 2023 00:13:16	KML Law Group, Suite 5000 BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541
15232257	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 28 2023 00:31:22	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15028983	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 28 2023 00:27:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14937346	Email/PDF: cbp@omf.com	Nov 28 2023 00:31:32	One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251
14937347	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 28 2023 00:27:00	Pacific Union Financial, 1603 LBJ Freeway--Suite 500, Farmers Branch, TX 75234-6071

District/off: 0315-2

User: auto

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Date Rcvd: Nov 27, 2023

Form ID: pdf900

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14973020	+ Email/Text: bncmail@w-legal.com	Nov 28 2023 00:28:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14937349	Email/Text: bncmail@w-legal.com	Nov 28 2023 00:27:00	Target National Bank, c/o Target Card Services, P.O. Box 1581, Minneapolis, MN 55440-1581
14963473	Email/Text: BNCnotices@dcmservices.com	Nov 28 2023 00:27:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14972603	+ Email/Text: documentfiling@lciinc.com	Nov 28 2023 00:26:00	Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14968367	Email/PDF: ebn_ais@aisinfo.com	Nov 28 2023 00:31:24	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14937350	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Nov 28 2023 00:26:00	Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500, Weldon Springs, MO 63304-2225
14966556	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 28 2023 00:42:26	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14937353	Email/Text: bankruptcydept@wyn.com	Nov 28 2023 00:28:00	Wyndham Vacation Resorts, Inc., P.O. Box 97474, Las Vegas, NV 89195-0414

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
cr	*+	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
14960689	*+	Pacific Union Financial, LLC, 1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com

District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor Pacific Union Financial LLC bnicholas@kmlawgroup.com

Daniel R. White

on behalf of Joint Debtor Nichole M. Lloyd lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Daniel R. White

on behalf of Debtor David J. Lloyd lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Samuel James Pasquarelli

on behalf of Creditor Clearview Federal Credit Union sjp@sgkpc.com pms@sgkpc.com

TOTAL: 8